

Proposed NU Business Name: **SHAMIYA DAIRY FARM**



Project identification and prepared by: Md. Md. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: MD. Siddiquir Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. EMRAN CHOWDHURY
Age	:	05-11-1984(32 Years)
Education, till to date	:	B.A (Honus)
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: South Salna ; P.O:Salna Bazar ;P.S: Gazipur Sadar; Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. HASINA KHATUN
(iii) Father's name	:	MD. JALAL UDDIN CHOWDHURY
(iv) GB member's info	:	Branch: Bashon , Centre # 24 (Female), Member ID: 8586, Group No: 05 Member since: 01-07-2008 (08Years) First loan: BDT 15,000/- Last Loan : 15000 Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	08 years experience in running business. He has 3 Month training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916304794
Family's Contact No.	:	01943114491
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA KHATUN joined Grameen Bank since 08 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAMIYA DAIRY FARM
Location	:	South Salna
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,30,000/- (from existing business) 70% Required Investment BDT 1,00,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 30 ft= 360 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow.▪Average % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪Entrepreneur is owner of the shop .▪Collects goods from Joydebpur,Gazipur.▪Agreed grace period is 3 months.

Existing Business (BDT) D

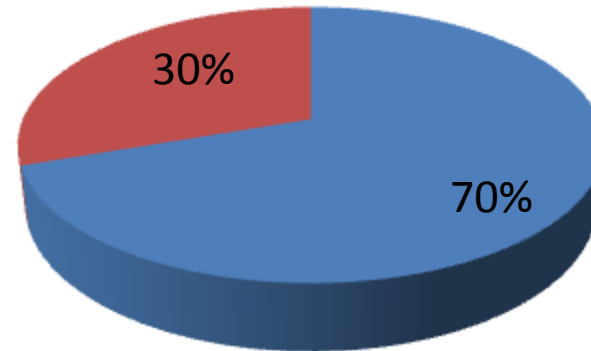
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Daily Sales(10Litter*40=400)	400	12000	144000
Total Sales (A)	400	12000	144000
Less. Variable Expense			
Total variable Expense (B)	400	12000	144000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less. Fixed Expense			
Rent			
Electricity Bill		300	3600
Mobile Bill		200	2400
Salary (self)		5000	60000
Transportation		200	
Entertainment		100	1200
Generator		100	1200
Salary (Staff)			
Total fixed Cost (D)		5900	70800
Net Profit (E) [C-D]		6100	73200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	175000	100000	275000
Calf	55000	-	55000
Total	230000	100000	330000

Source of Finance

- Entrepreneur Contribution=230000
- Investors Investment=100000
- Total=330000
-



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Daily Sales(15 Litter*40=600)	600	18000	216000	226800	238140
		0	0	0	0
Total Sales (A)	600	18000	216000	226800	238140
Less Variable Expense			0		
Daily Sales(15 Litter*40=600)	600	18000	216000	226800	238140
			0		
Total variable Expense (B)	600	18000	216000	226800	238140
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less Variable Expense			0		
Rent				0	0
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Generator		100	1200	1200	1200
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
Total fixed cost (D)		6,300	74,400	75,500	76600
Net Profit (E)= [C-D]		11700	140400	151,300	161540
Investment Payback			40,000	40,000	40,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	140400	151,300	161540
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		100400	211700
	Total Cash Inflow	240400	251700	373240
2	Cash Outflow			
2.1	Purchase of Product	1,00,000	-	-
2.2	Payment of GB Loan		-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40,000	40000
	Total Cash Outflow	140000	40000	40000
3	Net Cash Surplus	100400	211700	333240

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

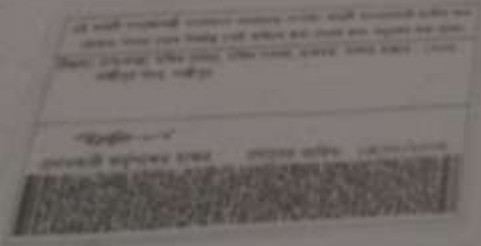
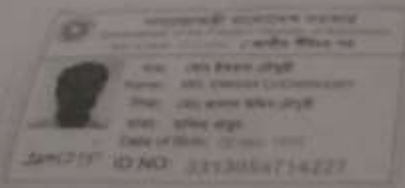
THREATS

Theft
Fire
Political unrest

Pictures







साली

महाराष्ट्र सरकार
 महाराष्ट्र विधानसभा
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- 2017 -
2018
 (2018)

FAMILY PICTURE

